CLAIMS

What is claimed is:

1   1.   A method for directing a credit card based payment to a payee on behalf of a

2   payor having a credit card issued by a credit card issuer, comprising:

3   receiving a request for the service provider to direct a payment to a payee on

4   behalf of the payor;

5   transmitting payment information associated with the received payment

6   request to the credit card issuer via other than a credit card network, the payment

7   information including information identifying at least a payment amount and

8   information identifying an account number associated with the payor credit card;

9   receiving, by the service provider and via other than a credit card network,

10 funds from the credit card issuer responsive to the transmitted payment information;

11 and

12   delivering, by the service provider, funds and remittance advice to the payee

13 to complete the payment on behalf of the payor.

1   2.   The method of claim 1, wherein the transmitted payment information further

2   includes information identifying the payee.

1   3.   The method of claim 2, wherein a statement issued by the credit card issuer for

2   the payor includes information identifying the payee and not the service provider.

1

1   4. The method of claim 1, wherein:

2   the funds are delivered to the payee by one of a paper instrument and an

3   electronic funds transfer; and

4   if the funds are delivered by electronic funds transfer, the funds are delivered

5   via an electronic funds transfer network to a deposit account associated with the

6   payee maintained at a financial institution.

1   5. The method of claim 1, wherein the payee is a first payee, and further comprising:

2   receiving a payor request for the payment service provider to direct a payment

3   to a second payee on behalf of the payor;

4   determining that the second payee accepts the payor credit card as a form of

5   payment; and

6   transmitting payment information to a credit card network to complete the

7   payment on behalf of the payor;

8   wherein payment information is not transmitted to the credit card issuer, funds

9   are not received from the credit card issuer, and funds are not delivered to a payee

10   by the service provider if it is determined that a payee accepts the payor credit card.

1   6. The method of claim 5, further comprising:

2   delivering, by the service provider, remittance advice associated with the

3   payment to the second payee.

1   7. The method of claim 1, wherein the payment information is transmitted to the

2   credit card issuer via the Internet.

1   8.   The method of claims 1, wherein the funds are received from the credit card

2   issuer via the ACH network.

1   9.   The method of claim 1, wherein the funds are delivered to the payee at one of a

2   time prior to, concurrent with, or subsequent to receipt of the funds from the credit

3   card issuer.

1   10. The method of claim 1, further comprising:

2   determining, prior to transmitting the payment information, if the received

3   payment request includes information identifying the payor credit card or a payor

4   deposit account;

5   wherein the payment information is transmitted to the credit card issuer and

6   the funds are received from the credit card issuer only if it is determined that the

7   received payment request includes information identifying the payor credit card.

1   11. The method of claim 10, wherein the payee is a first payee and the payment

2   request is a first payment request, and further comprising:

3   receiving a second payor request for the payment service provider to direct a

4   payment to a second payee on behalf of the payor;

5   determining that the received second payment request includes information

6   identifying the payor deposit account; and

7   completing payment on behalf of the payor as a payor deposit account based

8   payment, not a payor credit card based payment.

1   12. The method of claim 1, wherein:

2   the payor is associated with a consumer service provider; and

3   the payee is one of the consumer service provider and another entity.

1   13.   The method of claim 1, wherein the payee does not accept credit cards as a

2   form of payment.

1   14.   The method of claim 1, further comprising:

2   transmitting a credit authorization request to the credit card issuer via other

3   than a credit card network; and

4   receiving a credit authorization approval from the credit card issuer via other

5   than a credit card network responsive to the transmitted credit authorization request;

6   wherein the credit authorization request is one of i) included with the

7   transmitted payment information, and ii) transmitted prior to the transmission of the

8   payment information;

9   wherein the credit authorization approval is one of i) received prior to the

10   receipt of the funds from the credit card issuer, and ii) received in association with

11   the receipt of the funds from the credit card issuer; and

12   wherein if the credit authorization request is transmitted prior to the

13   transmission of the payment information, the payment information is transmitted

14   responsive to receipt of the credit authorization approval.

1   15. A system for directing a credit card based payment to a payee on behalf of a

2   payor having a credit card issued by a credit card issuer, comprising:

3   a communications interface configured to receive a request for a payment

4   service provider to direct a payment to a payee on behalf of a payor, to transmit

5   payment information associated with the received payment request to the credit card

6   issuer via other than a credit card network, and to receive information associated

7   with the credit card issuer transmitting funds to the service provider via other than a

8   credit card network responsive to the transmission of the payment information; and

9   a processor configured to cause the communications interface to transmit the

10   payment information responsive to the receipt of the payment request, the

11   transmitted payment information including information identifying at least a payment

12   amount and information identifying an account number associated with the payor

13   credit card, and to cause funds and remittance advice to the delivered to the payee

14   from the service provider to complete the payment on behalf of the payor.

1   16.   The system of claim 15, wherein the transmitted payment information further

2   includes information identifying the payee.

1   17. The system of claim 15, wherein:

2   the payee is a first payee;

3   the communications interface is further configured to receive a payor request

4   for the payment service provider to direct a payment to a second payee on behalf of

5   the payor, and to transmit payment information to a credit card network to complete

6   the payment to the second payee on behalf of the payor;

7   the processor is further configured to determine that the payee accepts the

8   payor credit card as a form of payment, and to cause the communications interface

9   to transmit the payment information to the credit card network; and

10   payment information is not caused to be transmitted to the credit card issuer,

11   funds are not received from the credit card issuer, and funds are not caused to be

12   delivered to the payee by the service provider if it is determined that a payee accepts

13   the payor credit card.

1   18. The system of claim 17, wherein the processor is further configured to cause

2   remittance advice associated with the payment to be delivered to the second payee.

1   19. The system claim 15, wherein the funds are delivered to the payee by one of a

2   paper instrument and an electronic funds transfer.

1   20. The system of claim 15, wherein:

2   the payment request is a first payment request;

3   the communications interface is further configured to receive a second payor

4   request for the payout service provider to direct a second payment to the payee on

5   behalf of the payor;

6   the processor is further configured to determine that the received second

7   payment request includes information identifying a payor deposit account, not the

8   payor credit card, and to cause a second payment to the payee on behalf of the

9   payor to be completed as a payor deposit account based payment, not a payor credit

10   card based payment; and

11   payment information is caused to be transmitted to the credit card issuer and

12   funds are transmitted by the credit card issuer only if it is determined that a received

13   payment request includes information identifying a payor credit card.

1   21. The system of claim 15, wherein the payee does not accept credit cards as a

2   form of payment.

1   22.   The system of claim 15, wherein:

2   the communications interface is further configured to transmit a credit

3   authorization request to the credit card issuer via other than a credit card network,

4   and to receive a credit authorization approval from the credit card issuer via other

5   than a credit card network responsive to the transmitted credit authorization request;

6   the processor is further configured to cause the communications interface to

7   transmit the credit authorization request;

8   the credit authorization request is one of i) included with the transmitted

9   payment information, and ii) transmitted prior to the transmission of the payment

10   information;

11   the credit authorization approval is one of i) received prior to the receipt of the

12   funds from the credit card issuer, and ii) received in association with the receipt of

13   the funds from the credit card issuer; and

14   if the credit authorization request is transmitted prior to the transmission of the

15   payment information, the payment information is caused to be transmitted

16   responsive to receipt of the credit authorization approval.